

**ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT**

Insurer Name:	<u>UNITED FINANCIAL CASUALTY COMPANY</u>	Contact Person:	<u>Andrew Rose</u>
NAIC Number:	<u>11770</u>	Signature:	
Name of Advisory Organization Whose Filing You Are Referencing	<u>N/A</u>	Telephone No:	<u>(804) 364-6776</u>
Co. Affiliation to Advisory Organization: Member	<u>Subscriber</u>	Service Purchaser	
Reference Filing #:	<u>N/A</u>	Proposed Effective Date:	<u>02/22/2006</u>

(1) LINE OF COVERAGE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (if applicable)	(8) Co. Current Loss Cost Multiplier
BI	-5.5%	-3.1%	74.1%	N/A	N/A	N/A	N/A
PD	7.2%	6.1%	74.1%				
UMBI	15.4%	-4.0%	74.1%				
UMPD	0.6%	0.6%	74.1%				
PIP	-2.2%	-3.1%	74.1%				
COMP	16.6%	14.5%	74.1%				
COLL	-2.9%	-1.9%	74.1%				
TOTAL OVERALL EFFECT	0.9%	1.2%	74.1%				

<u>N</u>	Apply Loss Cost Factors to Future Filings? (Y or N)
<u>12%</u>	Estimated Maximum Rate Increase for any Arkansas Insured (%)
<u>-31%</u>	Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RP-2 or RF-WC

5 Year History

Rate Change History				AR Earned	Incurred	Arkansas	Countrywide
Year	Policy Count	%	Eff. Date	Premium (000)	Losses (000)	Loss Ratio	Loss Ratio
2004	301	-0.2%	8/04	661	397	60.1%	47.0%
2003	424	0.9%	11/03	470	225	47.9%	53.8%
2002	315	4.3%	4/03	183	117	63.9%	51.3%
2001	19	5.0%	9/02	0	0	0.0%	49.1%
2000	0	N/A	N/A	0	0	0.0%	74.2%

Selected Provisions

A. Total Production Expense	<u>15.7%</u>
B. General Expense	<u>1.7%</u>
C. Taxes, License & Fees	<u>4.5%</u>
D. Underwriting Profit & Contingencies	<u>4.0%</u>
E. Other (Explain)	<u>0.0%</u>
F. Total	<u>25.9%</u>